

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

IVAN F. CONAWAY, IV  
STEPHANIE A. CONAWAY  
Debtor(s)

Case No. 19-23640CMB

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/16/2019.
- 2) The plan was confirmed on 11/15/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/22/2020, 12/21/2020, 11/23/2021, 09/30/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/09/2022, 07/11/2024.
- 5) The case was completed on 12/12/2024.
- 6) Number of months from filing or conversion to last payment: 63.
- 7) Number of months case was pending: 68.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$11,360.50.
- 10) Amount of unsecured claims discharged without full payment: \$36,661.39.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$149,518.50
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$149,518.50**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$5,867.59
Court Costs	\$0.00
Trustee Expenses & Compensation	\$7,790.91
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$13,658.50**

Attorney fees paid and disclosed by debtor: \$600.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE AUTO FINANCE - DIV C	Unsecured	0.00	2,378.88	2,378.88	0.00	0.00
CAPITAL ONE AUTO FINANCE - DIV C	Secured	17,355.00	17,801.01	17,801.01	17,801.01	3,161.89
CAPITAL ONE AUTO FINANCE - DIV C	Secured	4,227.00	0.00	1,913.09	1,913.09	246.99
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	4,062.00	4,062.44	4,062.44	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	1,696.00	1,696.89	1,696.89	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	793.00	793.95	793.95	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	747.00	747.66	747.66	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	1,721.00	1,685.14	1,685.14	0.00	0.00
CONSERV	Unsecured	628.00	NA	NA	0.00	0.00
CREDIT FIRST NA*	Unsecured	1,316.00	1,316.99	1,316.99	0.00	0.00
DEAN AND LISA EIBEN	Unsecured	2,500.00	NA	NA	0.00	0.00
ERC++	Unsecured	590.00	NA	NA	0.00	0.00
IVAN F. CONAWAY, III	Unsecured	2,500.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	649.00	688.77	688.77	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	1,601.00	1,521.67	1,521.67	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,407.00	1,437.20	1,437.20	0.00	0.00
PREMIER BANKCARD LLC; JEFFERSO	Unsecured	1,042.00	1,042.51	1,042.51	0.00	0.00
PREMIER BANKCARD LLC; JEFFERSO	Unsecured	786.00	786.50	786.50	0.00	0.00
TRI STATE FINANCIAL	Unsecured	6,805.00	NA	NA	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	1,261.04	1,261.04	0.00	0.00
URE FCU	Unsecured	2,511.00	2,501.90	2,501.90	0.00	0.00
URE FCU	Unsecured	793.00	793.85	793.85	0.00	0.00
US BANK TRUST NA - TRUSTEE ET AL	Secured	235,551.00	237,423.48	0.00	101,641.58	0.00
US BANK TRUST NA - TRUSTEE ET AL	Secured	0.00	11,095.44	11,095.44	11,095.44	0.00
US DEPARTMENT OF EDUCATION	Unsecured	31,471.00	31,525.31	0.00	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	2,493.00	2,500.33	0.00	0.00	0.00
VERIZON++	Unsecured	923.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$101,641.58	\$0.00
Mortgage Arrearage	\$11,095.44	\$11,095.44	\$0.00
Debt Secured by Vehicle	\$19,714.10	\$19,714.10	\$3,408.88
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$30,809.54</b>	<b>\$132,451.12</b>	<b>\$3,408.88</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$22,715.39</b>	<b>\$0.00</b>	<b>\$0.00</b>

## **Disbursements:**

Expenses of Administration	\$13,658.50
Disbursements to Creditors	\$135,860.00

**TOTAL DISBURSEMENTS :** **\$149,518.50**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/16/2025

By:/s/ Ronda J. Winnecourt

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.